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USDA Consumer Expenditure Survey Report No. 2

CONSUMER EXPENDITURES AND INCOME

Rural Farm Population, North Central Region, 1961

Summary Tabulations Classified
by Family Characteristics
(Tables 1-10)

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PREFACE

Information on the expenditures for family living, savings, and income of rural farm families in 1961 was collected by the U.S. Department of Agriculture (USDA) as part of a nationwide Survey of Consumer Expenditures—a cooperative undertaking of USDA and the Bureau of Labor Statistics (BLS) of the U.S. Department of Labor. Comparable data are available from BLS on rural nonfarm families, collected jointly by USDA and BLS, and for urban families, collected by BLS. BLS also has reports of the data for the three population groups combined. Insofar as possible, the table numbers, format, and general content of the reports by the two agencies have been kept the same for all population groups.

The initial objective of this survey was to obtain from urban families of wage and clerical workers detailed expenditure data for use by BLS in revising the Consumer Price Index, but a cross section of all urban families was selected to serve other purposes. Subsequently, the survey was broadened to cover rural farm and rural nonfarm families, to provide information on a complete cross section of the U.S. population for the year 1961. Such data for the U.S. population were last available in summary form for 1941-42, and in detail by regions for 1935-36. The tabulations included in this report are designed to facilitate the study of the expenditure patterns of farm families in relation to selected socioeconomic characteristics. The tab-

ulations also provide the basis for comparing expenditures of farm and nonfarm families. Spending patterns of farm families in 1961 may also be compared with the patterns shown in earlier studies of farm families.

Within USDA, the survey has been a cooperative project of the Statistical Reporting Service (SRS), the Economic Research Service (ERS), and the Agricultural Research Service (ARS). SRS had primary responsibility for collecting and tabulating the data. The publications have been prepared by staff of Consumer and Food Economics Research Division of ARS, who have served as technical advisors on subject matter throughout the study. Miss Jean L. Pennock supervised the preparation of this report. Miss Minnie Belle McIntosh worked with the Data Processing Center of SRS in developing the tabulations.

Other reports carrying summary expenditure tables 1-10 for the rural farm population are:

Northeast	-----	Consumer Expenditure Survey Report No. 1
South	-----	Consumer Expenditure Survey Report No. 3
West	-----	Consumer Expenditure Survey Report No. 4
United States	-----	Consumer Expenditure Survey Report No. 5

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CONSUMER EXPENDITURES AND INCOME

Rural Farm Population, North Central Region, 1961

HIGHLIGHTS

Farm families in the North Central¹ region spent an average of \$3,811 for current consumption in 1961. In addition, they spent \$230 for personal insurance, \$224 for gifts and contributions, and on balance increased their net assets over liabilities by \$709. Their average after-tax income was \$4,878.

Expenditures in 1961

Family spending for the three basic categories of consumption—food, housing, and clothing—amounted to more than 60 percent of total consumption expenditures. Housing took the largest amount, \$1,006 or 26 percent of the total. Spending for food and beverages was a little less than for housing, accounting for \$939 or 25 percent of total spending. Spending for clothing—about half as much as for food—amounted to \$459 or 12 percent of consumption expenditures.

Food prepared at home took the largest share of the food-and-beverage dollar as consumers spent 81 cents for this category, whereas 16 cents was spent for meals and snacks away from home and 3 cents for alcoholic beverages. The housing dollar was divided among three major categories: Expenditures for the house itself and fuel, light, refrigeration, and water, 61 cents; other household operation expenses, 15 cents; and furnishings and equipment, 24 cents.

Transportation constituted the third largest component of family spending, accounting for 16 percent of current consumption. Of the \$623 spent for this category, \$597 went for the

purchase and operation of automobiles and trucks. The remaining travel expense was mostly for public transportation.

Medical care expenses at \$333 accounted for 9 percent of total spending. The combined minor expense categories including personal care, recreation, reading and education, tobacco and other expenditures totaled \$451 or 12 percent of consumption expenditure.

Changes in Spending Patterns Since 1955

Farm families in the North Central region spent 29 percent more for current consumption in 1961 than in 1955, or 5 percentage points more than the increase shown by all farm families in the United States. Rising incomes and prices contributed to this change. The shift in the universe surveyed, from farm-operator families in 1955 to all families on farms in 1961, also had some effect. Occupational groups other than the self-employed—who can be assumed to be predominantly farm operators—raised the average expenditures for current consumption in the region by almost 3 percentage points in 1961 (table 4). The precise effect of the change in universe will be examined in greater detail in a later report.

Between 1955 and 1961, housing replaced food and beverages as the largest category of expenditures. Expenditures for food predictably decreased in importance—from 29 to 25 percent—since total spending increased and food traditionally responds less than other categories to an increase in funds for family living. Housing expenditures, on the other hand, increased in importance—from 25 to 26 percent—partly because of real improvements in the level of housing and partly because of improved survey techniques that eliminated from the 1961 data an understatement of housing expenditures of tenant families that exists in the 1955 data.

¹ The North Central region includes North Dakota, South Dakota, Nebraska, Kansas, Minnesota, Iowa, Missouri, Wisconsin, Illinois, Michigan, Indiana, and Ohio.

*Average expenditures, income, and savings of farm families and
single consumers, North Central region, 1961 and 1955*

Item	Average per family		Percent change, 1955 to 1961	Percent of expenditures for current consumption	
	1961 ¹	1955 ²		1961	1955
Expenditures for current consumption ³ -----	\$3,811	\$2,961	28.7	100.0	100.0
Food and beverages -----	939	857	9.6	24.6	28.9
Tobacco -----	57	43	32.6	1.5	1.5
Housing, total -----	⁴ 1,006	756	33.1	26.4	25.5
Shelter ⁵ -----	342	192	78.1	9.0	6.5
Household operations ⁶ -----	427	351	21.7	11.2	11.9
Housefurnishings and equipment -----	237	213	11.3	6.2	7.2
Clothing, materials, services -----	459	393	16.8	12.0	13.3
Personal care -----	105	67	56.7	2.8	2.3
Medical care -----	333	241	38.2	8.7	8.1
Recreation -----	137	141	-2.8	3.6	4.8
Reading and education -----	70	48	45.8	1.8	1.6
Automobile purchase and operation -----	597	344	73.5	15.7	11.6
Other transportation -----	26	15	73.3	.7	.5
Other expenditures -----	82	57	43.9	2.2	1.9
Gifts and contributions -----	224	162	38.3	—	—
Personal insurance -----	230	89	158.4	—	—
Money income before taxes -----	5,234	(7)	—	—	—
Money income after taxes -----	4,878	(7)	—	—	—
Other money receipts -----	125	(7)	—	—	—
Net change in assets and liabilities -----	709	(7)	—	—	—
Account-balancing difference -----	29	(7)	—	—	—
Estimated number of families in universe (thousands) --	1,366	1,687			
Number of families in sample -----	742	1,154			
Average family size -----	3.9	3.7			

¹ The universe consists of families and single individuals living on rural farms.

² The universe consists of families and single individuals operating farms, urban and rural. Source: *Farmers' Expenditures in 1955 by Regions*, USDA Statis. Bul. 224, Washington, 1958.

³ The classification of items in the 2 surveys is not strictly comparable.

⁴ The total may exceed the sum of the 3 subclasses because the total includes items not shown separately in this table.

⁵ The method of computing shelter expense in the 2 surveys is not strictly comparable.

⁶ Includes fuel, light, refrigeration, and water.

⁷ Not available.

Except for changes in expenditures for shelter, which partly reflect improvements in survey techniques, spending on automobiles increased more rapidly than any other category, rising from 12 to 16 percent of total spending. Expenditures for medical care, personal care, reading and education, and other transportation also increased proportionately more than did total expenditures.

Clothing expenditures, continuing a long-term trend, declined as a proportion of all spending between the two survey years, from 13 to 12 percent. Other categories taking a smaller proportion of spending in 1961 than in 1955 were housefurnishings and equipment, and recreation.

Spending Patterns Related to Family Characteristics

Income.—Almost one-third of the families and single consumers in the North Central region reported incomes under \$3,000 (table 1). More than 50 percent were in the middle-income group ranging from \$3,000 to \$7,500, and close to 20 percent had incomes over \$7,500. Families at the lower end of the income scale tended to be smaller than those farther up the scale. The heads of low-income families were older, on the average, than the heads of high-income families, and a larger proportion of these low-income families had persons 65 years old and over in them. The number of children under 18

years of age and the number of full-time earners per family generally increased with income.

At the extremes of the income range, families with incomes under \$1,000 spent an average of \$2,718 for current consumption, whereas families in the \$10,000-\$15,000 income class averaged \$5,829 in consumption expenditures.² To make possible spending more than their income, families with incomes under \$1,000 accumulated debts or drew on savings. They reported a negative net change in assets and liabilities of \$3,360. The fact that these families were able to finance current consumption and other expenses by dissaving is an indication that for many of them 1961 incomes were below normal. The break-even point—the point at which families neither saved nor dissaved—occurred when income reached approximately \$3,300. At levels above \$3,300, savings (increases in assets and decreases in liabilities) exceeded dissavings (decreases in assets and increases in liabilities). In the \$10,000-\$15,000 income class, net savings exceeded \$4,850.

Spending for food, tobacco, and medical care tended to take a smaller proportion of total spending as incomes rose. Food expenditures as a proportion of total spending decreased most sharply—from 28 percent in the under-\$1,000 income class to 21 percent in the \$10,000-\$15,000 income class. One component of the food total, however—food away from home—increased as a percentage of total expenditures as overall spending increased.

Spending for housefurnishings and equipment, clothing, recreation, education, and transportation tended to take an increasingly larger share of the consumers' dollar as incomes rose. The trend was particularly marked in clothing, the percentage rising from 9 in the \$1,000-\$2,000 interval to 13 in the \$10,000-\$15,000 income class.

Family size.—Twenty-seven percent of the farm families in the North Central region consisted of two persons, and 37 percent was made up of three or four persons (table 2). Families of five or more persons accounted for 30 percent, and single consumers 6 percent. The age of the family head decreased sharply as family size increased.

After-tax income rose as family size increased but at a slower rate. The average for families of six or more persons was less than three times that for single consumers. On the average, families in all size classes reported net increases in assets over liabilities.

Single consumers spent \$1,717 for current consumption, the lowest average of any family

size class. Highest expenditures—averaging \$4,850—were reported by the largest size class, which also had the highest income.

Food took a larger proportion of total expenditures among single consumers than in any other size class—29 percent. The relative importance of these expenditures is accounted for by the families' low position on the income scale, the relatively higher costs involved in buying food for one person, and their relatively large expenditures for meals and snacks away from home. Families of six or more persons also naturally spent a relatively large proportion of their total on food—27 percent. Except for these extreme size classes, there is a remarkable stability in the proportion of expenditures going for food—about 23 percent in each size class.

Expenditures for housing were of decreasing importance as family size increased, ranging from 31 to 25 percent.

Increasing proportions of the family budget were spent for clothing and education as family size increased. In contrast, medical care tended to take a greater proportion of family spending among the single consumer and 2-person families, partly reflecting the older age of family heads in these two size classes.

Age of family head.—In more than 70 percent of the farm families in the North Central region, the head of the family was between the ages of 35 and 65 (table 3). Close to 15 percent of the family heads in the region were under the age of 35, and about the same proportion were over 65 years of age. Average family size increased with age of head until he was between 35 and 44, and thereafter declined. Average after-tax income changed also in much the same pattern but not as much as family size. Expenditures for current consumption also peaked when the head was between 35 and 44 years old.

Over the course of the family life cycle, food and clothing took an increasing share of total spending as the family moved into the middle years, and a decreasing share in the later years. Housing reversed this pattern, taking a larger share early and late and a smaller share in the middle years. Medical care took a larger share among families whose heads were over 65 years of age than among families in the early and middle years.

Occupation of family head.—A high level of self-employment is to be expected among families on farms. In the North Central region, 78 percent of the family heads were self-employed (table 4). Fourteen percent in the region were wage earners, and 6 percent were not working.

Retired heads were the only sizable group older, on the average, than the self-employed,

² The number of families in the sample with incomes of \$15,000 or more is too small for averages to be reliable.

and their families were the only ones of smaller average size than families of the self-employed.

Families of the self-employed had incomes averaging \$139 above the average of all other families on farms. They saved more than twice as much as other families—\$800 compared with \$391—and used slightly more for gifts and contributions and slightly less for personal insurance. Their expenditures for current consumption averaged about \$450 less than those of other families.

Families of the self-employed put a markedly smaller proportion of their total consumption expenditures into transportation—15 percent as compared with 21 percent by other families—and spent proportionally more than other families on housing, clothing, medical care, and education.

Education of family head.—Fifty-five percent of the heads of farm families in the North Central region had no more than an eighth-grade education, whereas 7 percent had attended college (table 6). Heads who had attended college had larger families and tended to be younger than those who had attended grade school only.

Other family characteristics.—Data on expenditures, income, and savings by tenure of the family dwelling, race, family type, number of full-time earners, and location inside or outside Standard Metropolitan Statistical Areas (SMSA's), though of more limited interest, are presented in tables 5, 7, 8, 9, and 10, for the benefit of those who wish to examine these relationships.

SAMPLE DESIGN

Farm households in the rural United States were selected for interview on the basis of a stratified area sample design constructed by USDA and BLS in consonant procedures. The sample outside the boundaries of SMSA's was drawn by USDA and that within SMSA's by BLS. Approximately 2,500 dwellings were designated, about 12 percent of which were within SMSA's.

In the first stage in the USDA sample, counties were grouped by State Economic Areas into 126 strata equal in weighted counts of rural farm and rural nonfarm dwellings, as the same sample of counties was to be used for both farm and nonfarm households. From each stratum, one county was chosen at random with a probability proportional to its weighted count. Counties were selected from 41 States. The parallel stage of the BLS design utilized the 34 SMSA's selected for the urban sample.

Within each sample county, sample segments were selected separately from rural places (100 to 2,500 inhabitants) and the open country. All dwellings in these segments were prelisted before the beginning of the survey and classified as farm or nonfarm and subsampled at different rates. However, as this report is on

farm families, the description of the sample from here on will be limited accordingly. In the USDA sample, the number selected resulted from applying a sampling rate in each selected county such that the sample would be self-weighted. In the BLS sample, the number was allocated in advance, based on the number of farms in the stratum.

If a dwelling selected was vacant, or its occupants could not be located in two visits or were unable or unwilling to give the minimum information required for classifying the family, an alternate was provided.

All members of consumer units residing at a sample address were eligible for inclusion in the survey except for the time in the survey year during which they were living in military camps, posts, or reservations (other than periods of 45 days or less in a reserve or National Guard unit); in institutions; abroad (except on vacation, etc.); or were members of another consumer unit. The tabulations in this report, however, cover only full-year consumer units; i.e., units with at least one member who was eligible for the entire survey year. If more than one consumer unit was living at an address, each unit was included in the sample.

COLLECTING AND PROCESSING THE DATA

All interviews with farm families were conducted by USDA staff and were virtually completed by the end of March 1962, although some field work continued into June. The questionnaire used—a modification of the BLS questionnaire used in urban and rural nonfarm areas—provided for detailed reporting of farm

receipts, disbursements, and changes in farm assets, but otherwise paralleled the BLS form. The questionnaire was detailed and designed with numerous probes and other aids to recall. Families were encouraged to refer to records wherever possible.

Reported receipts and disbursements were

summarized and reviewed in the field to determine completeness, consistency, and balance of the family account. Families were reinterviewed when necessary to clarify ambiguous entries and complete the record. The schedules were reviewed in the Washington office, primarily to determine conformance of the entries with the survey concepts and methodology. This review of the schedules was concentrated on sections that had proved most difficult in previous survey experience, and on unusual situations that required specialized instruc-

tions. Completeness and reasonableness of the reported account, rather than the degree to which receipts and disbursements balanced, were primary criteria for determining the acceptability of a schedule.

All data were edited, coded, and transferred to punch cards for tabulating with electronic data-processing equipment. Numerous checks for internal consistency, reasonableness, and accuracy of the data were written into the programs for screening the machine listings of the data before tabulation.

WEIGHTING OF THE DATA

Summary data from the Survey of Consumer Expenditures in rural farm areas in 1961 have been combined to the regional and United States levels with a system of weights based on the 1960 Census of Population.

To obtain the weights (i.e., the expansion factors), adjustments were made in the census total of persons in the population on April 1, 1960, to correct for definitional differences between the census and the CES universe. Since the CES data related to consumer units (including one-person families) as they existed throughout the survey year, with the average family size reflecting the number of equivalent full-year members, it was necessary to adjust the census population on April 1, 1960, to obtain an estimate of the population for the year 1960. Adjustments were made, therefore, to

take account of births, deaths, and net civilian migration.

The adjusted population for each of the four regions was divided by the average size of consumer unit, as determined from the survey, to obtain the following estimates of the total number of consumer units:

Northeast -----	242,644
North Central -----	1,366,455
South -----	1,585,665
West -----	317,357
Total United States -----	3,512,121

Sample data for the four regions were expanded to these totals, which are consistent with corresponding totals used in the expansion and weighting of the rural nonfarm and urban parts of the CES.

EVALUATING THE DATA

Data obtained from a sample survey as complex as the Survey of Consumer Expenditures are subject to many types of errors. These include sampling, recording, and processing errors, and errors due to the refusal or inability of some families to give the information requested.

All data have been reviewed, edited, and screened, to minimize processing errors. Measures of sampling error are planned for a later publication. Usable schedules were furnished by 82 percent of the families in the farm sample, and some of the nonrespondents supplied limited information on family characteristics that will be used to evaluate the nature of the sample losses due to nonresponse. Among the participating families, inaccurate reporting is a source of error despite continued research in schedule design and intensive training of the interviewers. Such inaccuracies result from memory errors, misunderstanding of a question

or reluctance to answer it, and incorrect entries by the interviewer. Although USDA and BLS have accumulated substantial knowledge about such reporting errors and will continue research in this field, these errors cannot be quantified satisfactorily.

In using the CES data for analytical purposes and for comparison with related data from other sources, the limitations imposed by the basic orientation of the survey must be recognized. The survey was designed to obtain the most accurate information possible about family expenditures and spending patterns in detail, including the quantity and price of some purchases. Information on family income was needed for interpreting the expenditure pattern. To complete the account of the family's financial experience, information was requested on the net change in assets and liabilities.

If a family's 12-month account were complete and error-free, receipts would equal dis-

bursements. Such precision, however, is almost never achieved. If a schedule met the test of the editing instructions with respect to internal completeness and consistency of expenditures with each other and with the family's reported manner of living, the record was used, even though reported expenditures plus savings did not equal income. The amount of the discrepancy—the account-balancing difference—was recorded on the schedule, and the average amount per family in the sample is shown in the tabulations. Schedules were not automatically rejected from the tabulations because of large balancing differences.

To summarize, the account-balancing difference is a measure of net reporting discrepancy between receipts and disbursements. From the nature of the survey, it is not possible to say how much of the difference arises from inaccuracy in reporting expenditures, income, or changes in the family's savings or debt position. The primary emphasis throughout the survey was on a complete and reasonable record of expenditures, and if these conditions appeared to be satisfied, the standards for completeness of the savings and income record were less rigorous.

GUIDES TO INTERPRETING STATISTICAL SUMMARIES

The averages and percentages in the accompanying tables are based on all families included in each class, whether or not they reported receipts or disbursements for a particular item. Averages were calculated by dividing the aggregate amount of income, expenditures, or savings by the total number of families in the class. Since all averages for a class are based on a common divisor, they are additive.³

Averages are shown for all classes of families for which any observations are available, even though only a few families fall in a class. The number of families included in each class is shown in every tabulation, and it is assumed that the analyst will recognize the limitations of averages computed for small numbers of families. An advantage of this procedure is that the inclusion of all observations in the tabulations allows the analyst to regroup the

data for his particular needs without loss of information and thus make maximum use of the data.

Particular care is required in using the averages for families low on the income scale. These averages are derived from the patterns of groups of families who may differ sharply in their spending patterns. In addition to the chronically poor and elderly families living on retirement incomes, there are many families whose farms showed a loss in the survey year but who maintained approximately their normal level of living.

Occasional apparent inconsistencies in the averages of income before and after taxes for small groups of families may be explained by the fact that income received and tax payments and tax refunds on this income are not reported within the same calendar year.

DEFINITIONS

Account-Balancing Difference. The difference between reported total receipts and reported total disbursements arising from reporting errors. Total receipts consist of income after taxes, other money receipts, and moneys or

credit received from decreasing assets or increasing liabilities. Total disbursements consist of expenditures for current consumption, personal insurance, gifts and contributions, and outlays of money that resulted in increasing assets or decreasing liabilities.

³ Because of rounding, sums of individual items may not equal totals. In all tables, the total for housing may include small expenditures on other properties that are not shown separately. (See Definitions.)

Assets, Decreases in. Decreases in cash holdings, farm and other business investments (including inventories of crops and livestock), and

money owed to the family; sale of owner-occupied dwellings, other real property, and personal property; sale or retirement of stocks and bonds; settlement or surrender of personal insurance policies; and decreases in other assets.

Assets, Increases in. Increases in cash holdings, farm and other business investments (including inventories of crops and livestock), and money owed to the family; purchase and improvement of dwellings and other real property; purchases of stocks and bonds; and increases in other assets.

Automobile Transportation. Share of purchase and operation of automobiles and trucks not assignable to farm or other business use. Purchase is net of trade-in allowances (or sale) and discounts, but includes financing charges.

Consumer Unit. See Family.

Dwellings, Owned. For farm dwellings, the respondent's estimate of the proportion of total taxes, interest, and insurance chargeable to dwelling rather than farm business; for non-farm dwellings and vacation homes, taxes, insurance, and mortgage interest; and for farm and nonfarm dwellings, repairs. Excludes payments on mortgage principal and for home improvements, which are counted as decreases in liabilities.

Dwellings, Rented. Rent or respondent's estimate of rental value when dwelling was included in rent of farm. Also includes repairs paid for by family.

Education of Family Head. Years of school completed during or before the survey year, in elementary or high school, college, university, or professional school. Eight years or less corresponds to years or grades completed in elementary school; 9-12 years, to the completion of 1 to 4 years of high school; 13-16 years, to the completion of 1 to 4 years of college; and over 16 years, to postgraduate work after college. All persons in the latter class were recorded as having completed 17 years of school. Persons who gave no information on the extent of their education were included in the class "8 years or less."

Expenditures for Current Consumption (or Current Living Expenses). The cost of goods and services for family living (including financing charges and sales and excise taxes) bought during the survey year, whether or not payments were completed during the year. Consumer durable goods such as automobiles and household equipment were considered consumption items, but purchase and sale of dwell-

ings were considered as changes in assets. Family expenditures for items used partially for business, such as the car, were adjusted to exclude the amount chargeable to business use. The value of two nonmoney items—food and housing received as pay—were counted as money income and expenditures. Home-produced food is not included in expenditures.

Family. The family, or consumer unit, refers to: (1) a group of people usually living together who pooled their income and drew from a common fund for their major items of expense; or (2) a person who lived alone or in a household with others but was financially independent; i.e., his income was not pooled and his expenditures were not met from a common fund. Never-married children living with parents were always considered as members of the consumer unit. Information was recorded for the family as it existed in the survey year.

Family Head. In husband-wife families, the husband was considered the head. In other types of families, the person recognized as the head by other family members was so designated.

Family Size. The number of equivalent, full-year members, derived by dividing by 52 weeks the total number of weeks in the survey year during which both full-year and part-year members belonged to the family.

Family Type. Families were classified in seven types based on the relationship of family members and the age of the children of the head of the family, as follows:

Husband and wife, no other persons present.

Husband, wife, and children¹ only, oldest child under 6 years.

Husband, wife, and children¹ only, oldest child 6-17 years.

Husband, wife, and children¹ only, oldest child 18 years or over.

Husband, wife, with or without children,¹ with other persons.

Broken families (one parent and children¹), no other persons.

All other consumer units, including one-person families.

Farm. This survey followed the definition used in the 1960 Census. Dwellings were classified as on farms if they were on places of 10 or more acres from which sales of farm products amounted to \$50 or more in 1961, or if sales were \$250 or more, regardless of acreage. The universe was all families living on farms.

¹ Own, adopted, or stepchildren of head.

Gifts and Contributions. Cash contributions to persons outside the family and to welfare, religious, educational, and other organizations; and the cost of goods and services purchased in the survey year and given to persons outside the family.

Household Operations. Laundry and laundry supplies, cleaning supplies, household paper supplies, domestic service, day nursery care, telephone and telegraph charges, postage, moving costs, and repairs to furnishings and equipment.

Housing, Total. For the regions but not for the United States, includes expenses on real estate not used for family business and not occupied or rented, which are not listed separately in the accompanying tables.

Liabilities, Decreases and Increases in. Changes in mortgage debt; money owed to banks, insurance companies, etc.; money owed for rent, taxes, automobiles, housefurnishings and equipment, and other goods and services; and changes in other liabilities.

Money Income After Taxes. Total income (see **Money Income Before Taxes**) after deduction of personal taxes (Federal, State, and local income taxes, poll taxes, and personal property taxes).

Money Income Before Taxes. Total income during the survey year of all family members from wages and salaries (including tips and bonuses) after deductions for such occupational expenses as tools, special required equipment, and union dues; net income from self-employment (including farming); and income other than earnings such as net rents, interest, dividends, Social Security benefits, pensions, disability insurance, trust funds, small gifts of cash, regular contributions for support, public assistance, or other governmental payments. The value of two nonmoney items—food and housing received as pay—was counted as money income and as expenditures. Farm income was adjusted for change in inventory of crops and livestock. The value of home-produced food did not enter into the computation of income.

Net Change in Assets and Liabilities. The algebraic sum of increases and decreases in assets and liabilities. Net increases in assets or decreases in liabilities represent a net saving during the year. Net decreases in assets or increases in liabilities represent a deficit (–) or net dissaving.

Number of Full-time Earners. A count of family members who were employed 48 weeks

or more in the survey year, and for 35 hours or more per week in wage and salary occupations. All farm operators were counted as full-time earners if they operated the farm throughout the year. Members employed in industries where customary full-time employment is less than 48 weeks or 35 hours per week (e.g., school systems or airlines) were also counted as full-time earners. The minimum-hours requirement did not apply to self-employed workers in an unincorporated business or profession.

Occupation of Family Head. Generally, the occupation in which the head was employed for the largest number of weeks in the survey year. The classification was made in accordance with the 1960 Census of Population, *Alphabetical Index of Occupations and Industries*, except that the self-employed (including farmers, businessmen, professionals, and artisans) were separated from salaried managers, officials, and professional workers. Also members of the Armed Forces, living off base, and therefore eligible for the survey, were classified separately.

Since the operation of a farm was considered full-time employment, it was possible for a farm operator to have two full-time occupations. In this case, he was assigned the code of the occupation considered to be the major one in terms of earnings and the size of the farm operation. The class “retired” includes those wholly retired and those with earnings less than their retirement income.

Other Expenditures. Interest on personal loans, funeral expenses, legal expenses, bank service charges, money lost or stolen, allowances to children, all-expense tours, and similar expenses that cannot be allocated elsewhere.

Other Money Receipts. Inheritances and occasional large gifts of money less taxes, legal fees, and other expenses required to obtain such receipts; and net receipts from the lump-sum settlement of fire and accident insurance policies. Gifts and inheritances in the form of real estate, securities, and other property were not included unless they had been sold during the survey year.

Other Shelter. Rented vacation homes and other lodging while away from home at school, work, or traveling.

Other Transportation. Public transportation; shared or rented car; purchase, rental, and operation of bicycles, motorcycles, scooters, trailers, boats, and planes.

Personal Insurance. Payments or deductions from pay for life, endowment, and annuity in-

surance; fraternal, union, and other mutual aid insurance; Social Security; and railroad, government, and other retirement plans. Employer's contributions are not included.

Race. The term "race" refers to the classification of families in three groups: White, Negro, and other. "Other" includes Japanese, Chinese, American Indians, and other nonwhite races except Negroes.

Recreation. Purchase and repair of televisions, radios, phonographs, musical instruments, and related items; spectator admissions to movies, sports events, concerts, etc.; dues, fees, and equipment for participant sports; club memberships; hobbies; pets; and toys and play equipment. Vacation and other recreational travel expenses are included in automobile and other transportation, food, and lodging away from home.

Standard Metropolitan Statistical Area (SMSA). Except in New England, the county or group of contiguous counties that contains at least one city of 50,000 inhabitants or more, or

twin cities with a combined population of at least 50,000. In addition to the county or counties containing such a city or cities, contiguous counties are included in an SMSA if they are essentially metropolitan in character and are socially and economically integrated with the central city. In New England, SMSA boundaries follow town lines.

Tenure. The tenure of the family at its principal place of residence during the entire survey year. Families who were owners part of the year and renters part of the year were classified as "Other."

Value of Items Received Without Expense. The estimated money value of goods and services received as gifts, in exchange for trading stamps, or from public or private welfare agencies, and of all goods and services received as pay except food and rent. Includes employer's contributions to health insurance plans. Does not include the value of home-produced food; this value will be shown in later tabulations.

TABLE 1
SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY INCOME CLASS
ALL FARM FAMILIES AND SINGLE CONSUMERS - NORTH CENTRAL, 1961

	TOTAL	MONEY INCOME AFTER TAXES									
		UNDER \$1,000	\$1,000 TO \$1,999	\$2,000 TO \$2,999	\$3,000 TO \$3,999	\$4,000 TO \$4,999	\$5,000 TO \$5,999	\$6,000 TO \$6,999	\$7,000 TO \$7,999	\$10,000 TO \$14,999	\$15,000 AND OVER
FAMILY CHARACTERISTICS											
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	1,366	94	142	190	204	186	142	164	149	68	28
NUMBER OF FAMILIES IN SAMPLE	742	51	77	103	111	101	77	89	81	37	15
PERCENT OF FAMILIES	100.0	6.9	10.4	13.9	15.0	13.6	10.4	12.0	10.9	5.0	2.0
AVERAGE											
FAMILY SIZE	3.9	2.9	2.7	3.1	3.8	3.7	4.0	4.6	5.0	5.2	4.8
MONEY INCOME BEFORE TAXES	\$ 5,234	\$ -233	\$ 1,707	\$ 2,667	\$ 3,711	\$ 4,745	\$ 5,934	\$ 7,153	\$ 9,058	\$ 12,920	\$ 19,511
NET CHANGE IN ASSETS AND LIABILITIES	\$ 709	\$ -3,360	\$ -791	\$ -530	\$ 124	\$ 647	\$ 1,132	\$ 1,213	\$ 2,486	\$ 4,863	\$ 10,499
NUMBER OF FULL-TIME EARNERS	1.2	1.0	1.1	1.1	1.1	1.2	1.3	1.2	1.4	1.5	1.5
AGE OF HEAD	50	54	57	54	49	47	48	45	47	47	48
EDUCATION OF HEAD	9	9	8	9	9	10	9	10	10	10	11
NUMBER OF CHILDREN UNDER 18 YEARS	1.6	.9	.7	1.0	1.7	1.5	1.6	2.3	2.5	2.1	2.1
PERCENT											
HOMEOWNERS, ALL YEAR	71	75	79	69	66	70	68	71	74	68	73
AUTO OWNERS, END OF YEAR	96	86	95	94	97	95	96	99	99	100	100
NONWHITE	1			2	3	1					
REPORTING SAVINGS INCREASE	58		27	38	50	73	74	79	81	92	100
DECREASE	41	96	71	61	49	27	25	20	19	8	
NO CHANGE	1	4	1	1	1	1	1	1			
WITH CHILDREN UNDER 18 YEARS	58	33	30	46	55	60	61	78	77	78	73
WITH PERSONS 65 YEARS AND OVER	20	25	36	29	18	17	17	13	10	14	13
AVERAGE INCOME, EXPENDITURES AND SAVINGS											
TOTAL RECEIPTS	\$ 7,291	\$ 5,206	\$ 3,381	\$ 4,781	\$ 5,206	\$ 6,418	\$ 7,874	\$ 8,228	\$ 10,899	\$ 16,806	\$ 21,501
MONEY INCOME AFTER TAXES	4,878	-565	1,564	2,530	3,523	4,483	5,548	6,630	8,504	11,953	18,350
OTHER MONEY RECEIPTS	125	71	19	30	144	123	303	41	342	18	33
DECREASE IN ASSETS	2,065	5,526	1,703	2,087	1,356	1,578	1,819	1,305	1,843	3,898	2,996
INCREASE IN LIABILITIES	223	175	94	135	183	233	204	252	209	937	121
ACCOUNT-BALANCING DIFFERENCE	29	-167	-48	54	53	-40	26	34	144	228	84
TOTAL DISBURSEMENTS	7,262	5,373	3,429	4,727	5,153	6,457	7,848	8,193	10,755	16,578	21,416
INCREASE IN ASSETS	2,838	2,130	964	1,644	1,547	2,325	2,980	2,448	4,369	9,306	13,432
DECREASE IN LIABILITIES	159	210	43	48	116	133	174	321	170	392	183
PERSONAL INSURANCE	230	154	84	98	131	183	296	344	437	444	512
GIFTS AND CONTRIBUTIONS	224	161	111	171	146	153	244	243	340	607	643
EXPENDITURES FOR CURRENT CONSUMPTION	3,811	2,718	2,227	2,766	3,213	3,663	4,153	4,836	5,440	5,829	6,646
FOOD, TOTAL	910	748	589	724	808	830	1,002	1,127	1,234	1,229	1,409
FOOD PREPARED AT HOME	761	642	530	644	672	707	842	916	981	989	1,107
FOOD AWAY FROM HOME	149	106	59	80	136	123	160	211	253	240	302
TOBACCO	57	32	43	46	63	61	58	58	88	55	62
ALCOHOLIC BEVERAGES	29	10	16	16	32	25	39	48	39	30	37
HOUSING, TOTAL	1,006	734	628	758	842	950	1,101	1,237	1,394	1,627	1,665
SHELTER	342	259	203	236	272	326	345	466	464	577	693
RENTED DWELLING	125	115	62	105	126	126	144	166	132	148	151
OWNED DWELLING	183	133	128	121	139	172	172	258	247	356	309
OTHER SHELTER	34	12	13	10	6	28	29	42	84	73	233
FUEL, LIGHT, REFRIGERATION, WATER	275	244	213	234	245	269	289	322	332	363	372
HOUSEHOLD OPERATIONS	152	107	99	121	131	141	186	163	222	238	188
HOUSEFURNISHINGS AND EQUIPMENT	237	123	114	167	195	214	280	286	375	448	412
CLOTHING, CLOTHING MATERIALS, SERVICES	459	304	201	286	349	422	515	647	710	782	1,007
PERSONAL CARE	105	78	62	74	88	97	116	133	153	158	183
MEDICAL CARE	333	252	224	267	315	331	328	383	447	531	399
RECREATION	137	73	51	74	116	138	174	161	225	274	256
READING	29	31	21	23	23	26	29	30	40	46	38
EDUCATION	41	22	6	11	11	33	50	72	84	72	224
TRANSPORTATION	623	346	329	368	520	696	673	836	919	916	1,264
AUTOMOBILE	597	341	319	354	500	678	652	807	831	884	1,233
OTHER TRAVEL AND TRANSPORTATION	26	6	10	14	20	18	21	29	88	31	31
OTHER EXPENDITURES	82	89	56	120	47	54	69	104	109	110	102
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE	106	207	72	94	78	117	102	96	104	167	82
FOOD	10	27	10	4	19	7	3	5	8	12	11
SHELTER	3	13	9	1	1	2			1	4	
OTHER	93	167	54	88	59	109	98	91	96	151	70
PERCENT DISTRIBUTION											
EXPENDITURES FOR CURRENT CONSUMPTION	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
FOOD, TOTAL	23.9	27.5	26.4	26.2	25.1	22.7	24.1	23.3	22.7	21.1	21.2
FOOD PREPARED AT HOME	20.0	23.6	23.8	23.3	20.9	19.3	20.3	18.9	18.0	17.0	16.6
FOOD AWAY FROM HOME	3.9	3.9	2.6	2.9	4.2	3.4	3.9	4.4	4.7	4.1	4.5
TOBACCO	1.5	1.2	1.9	1.7	2.0	1.7	1.4	1.2	1.6	.9	.9
ALCOHOLIC BEVERAGES	.8	.4	.7	.6	1.0	.7	.9	1.0	.7	.5	.6
HOUSING, TOTAL	26.4	27.0	28.2	27.4	26.2	25.9	26.5	25.6	25.6	27.9	25.0
SHELTER	9.0	9.5	9.1	8.5	8.5	8.9	8.3	9.6	8.5	9.9	10.4
RENTED DWELLING	3.3	4.2	2.8	3.8	3.9	3.4	3.5	3.4	2.4	2.5	2.3
OWNED DWELLING	4.8	4.9	5.7	4.4	4.3	4.7	4.1	5.3	4.5	6.1	4.6
OTHER SHELTER	.9	.4	.6	.4	.2	.8	.7	.9	1.5	1.3	3.5
FUEL, LIGHT, REFRIGERATION, WATER	7.2	9.0	9.6	8.5	7.6	7.3	7.0	6.7	6.1	6.2	5.6
HOUSEHOLD OPERATIONS	4.0	3.9	4.4	4.4	4.1	3.8	4.5	3.4	4.1	4.1	2.8
HOUSEFURNISHINGS AND EQUIPMENT	6.2	4.5	5.1	6.0	6.1	5.8	6.7	5.9	6.9	7.7	6.2
CLOTHING, CLOTHING MATERIALS, SERVICES	12.0	11.2	9.0	10.3	10.9	11.5	12.4	13.4	13.1	13.4	15.1
PERSONAL CARE	2.8	2.9	2.8	2.7	2.7	2.6	2.8	2.7	2.8	2.7	2.8
MEDICAL CARE	8.7	9.3	10.1	9.7	9.8	9.0	7.9	7.9	8.2	9.1	6.0
RECREATION	3.6	2.7	2.3	2.7	3.6	3.8	4.2	3.3	4.1	4.7	3.9
READING	.8	1.1	.9	.8	.7	.7	.7	.6	.7	.8	.6
EDUCATION	1.1	.8	.3	.4	.3	.9	1.2	1.5	1.5	1.2	3.4
TRANSPORTATION	16.3	12.7	14.8	13.3	16.2	19.0	16.2	17.3	16.9	15.7	19.0
AUTOMOBILE	15.7	12.5	14.3	12.8	15.6	18.5	15.7	16.7	15.3	15.2	18.5
OTHER TRAVEL AND TRANSPORTATION	.7	.2	.4	.5	.6	.5	.5	.6	1.6	.5	.5
OTHER EXPENDITURES	2.2	3.3	2.5	4.3	1.5	1.5	1.7	2.1	2.0	1.9	1.5

TABLE 2
SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY FAMILY SIZE
ALL FARM FAMILIES AND SINGLE CONSUMERS - NORTH CENTRAL, 1961

	TOTAL	FAMILY SIZE					
		SINGLE CONSUMER	2 PERSONS	3 PERSONS	4 PERSONS	5 PERSONS	6 OR MORE
FAMILY CHARACTERISTICS							
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	1,366	76	370	271	238	155	258
NUMBER OF FAMILIES IN SAMPLE	742	41	201	147	129	84	140
PERCENT OF FAMILIES	100.0	5.5	27.1	19.8	17.4	11.3	18.9
AVERAGE							
FAMILY SIZE	3.9	1.0	2.0	3.1	4.1	5.1	7.2
MONEY INCOME BEFORE TAXES	\$ 5,234	\$ 2,442	\$ 4,130	\$ 5,205	\$ 5,624	\$ 6,477	\$ 6,559
NET CHANGE IN ASSETS AND LIABILITIES	\$ 709	\$ 326	\$ 496	\$ 678	\$ 485	\$ 1,307	\$ 1,007
NUMBER OF FULL-TIME EARNERS	1.2	.9	1.0	1.3	1.3	1.2	1.2
AGE OF HEAD	50	60	59	51	43	42	42
EDUCATION OF HEAD	9	9	9	9	10	11	9
NUMBER OF CHILDREN UNDER 18 YEARS	1.6			.7	1.6	2.7	4.5
PERCENT							
HOMEOWNERS, ALL YEAR	71	66	83	71	64	58	67
AUTO OWNERS, END OF YEAR	96	90	96	99	97	98	93
NONWHITE	1	2		1	1		1
REPORTING SAVINGS INCREASE	58	49	56	60	56	65	61
DECREASE	41	44	43	40	43	35	39
NO CHANGE	1	7	1		2		
WITH CHILDREN UNDER 18 YEARS	58		3	56	89	99	99
WITH PERSONS 65 YEARS AND OVER	20	39	33	21	12	10	7
AVERAGE INCOME, EXPENDITURES AND SAVINGS							
TOTAL RECEIPTS	\$ 7,291	\$ 4,485	\$ 5,714	\$ 6,717	\$ 7,658	\$ 8,833	\$ 9,718
MONEY INCOME AFTER TAXES	4,878	2,220	3,782	4,804	5,254	6,022	6,276
OTHER MONEY RECEIPTS	125	29	29	125	147	221	211
DECREASE IN ASSETS	2,065	2,142	1,812	1,549	2,054	2,088	2,946
INCREASE IN LIABILITIES	223	94	90	239	204	501	285
ACCOUNT-BALANCING DIFFERENCE	29	-167	145	-41	75	-280	137
TOTAL DISBURSEMENTS							
INCREASE IN ASSETS	2,838	2,543	2,302	2,266	2,631	3,801	3,907
DECREASE IN LIABILITIES	159	19	95	200	112	95	332
PERSONAL INSURANCE	230	59	156	194	250	410	296
GIFTS AND CONTRIBUTIONS	224	314	237	227	205	209	203
EXPENDITURES FOR CURRENT CONSUMPTION	3,811	1,717	2,779	3,870	4,386	4,597	4,843
FOOD, TOTAL	910	496	630	872	1,025	1,042	1,290
FOOD PREPARED AT HOME	761	303	568	727	824	883	1,079
FOOD AWAY FROM HOME	149	193	62	145	201	159	210
TOBACCO	57	37	41	52	67	64	79
ALCOHOLIC BEVERAGES	29	6	23	32	33	37	32
HOUSING, TOTAL	1,006	540	825	1,066	1,047	1,174	1,198
SHELTER	342	213	267	377	358	384	409
RENTED DWELLING	125	122	70	138	145	186	135
OWNED DWELLING	183	88	187	200	154	173	222
OTHER SHELTER	34	3	11	39	59	25	52
FUEL, LIGHT, REFRIGERATION, WATER	275	168	246	282	290	301	311
HOUSEHOLD OPERATIONS	152	96	128	166	148	166	183
HOUSEFURNISHINGS AND EQUIPMENT	237	64	183	241	251	324	295
CLOTHING, CLOTHING MATERIALS, SERVICES	459	100	238	452	562	604	706
PERSONAL CARE	105	28	75	114	120	127	132
MEDICAL CARE	333	152	280	351	330	361	428
RECREATION	137	51	72	141	198	179	173
READING	29	16	27	30	28	40	28
EDUCATION	41	3	2	40	63	48	84
TRANSPORTATION	623	269	494	653	759	851	619
AUTOMOBILE	597	259	475	639	726	815	576
OTHER TRAVEL AND TRANSPORTATION	26	10	19	14	33	35	43
OTHER EXPENDITURES	82	18	71	66	153	71	74
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE							
FOOD	106	57	93	99	105	141	124
SHELTER	10	5	4	9	8	8	24
OTHER	3	11	2	4		3	1
OTHER	93	41	87	86	98	131	100
PERCENT DISTRIBUTION							
EXPENDITURES FOR CURRENT CONSUMPTION	100.0	100.0	100.0	100.0	100.0	100.0	100.0
FOOD, TOTAL	23.9	28.9	22.7	22.5	23.4	22.7	26.6
FOOD PREPARED AT HOME	20.0	17.6	20.4	18.8	18.8	19.2	22.3
FOOD AWAY FROM HOME	3.9	11.2	2.2	3.7	4.6	3.5	4.3
TOBACCO	1.5	2.2	1.5	1.3	1.5	1.4	1.6
ALCOHOLIC BEVERAGES	.8	.3	.8	.8	.8	.8	.7
HOUSING, TOTAL	26.4	31.4	29.7	27.5	23.9	25.5	24.7
SHELTER	9.0	12.4	9.6	9.7	8.2	8.4	8.4
RENTED DWELLING	3.3	7.1	2.5	3.6	3.3	4.0	2.8
OWNED DWELLING	4.8	5.1	6.7	5.2	3.5	3.8	4.6
OTHER SHELTER	.9	.2	.4	1.0	1.3	.5	1.1
FUEL, LIGHT, REFRIGERATION, WATER	7.2	9.8	8.9	7.3	6.6	6.5	6.4
HOUSEHOLD OPERATIONS	4.0	5.6	4.6	4.3	3.4	3.6	3.8
HOUSEFURNISHINGS AND EQUIPMENT	6.2	3.7	6.6	6.2	5.7	7.0	6.1
CLOTHING, CLOTHING MATERIALS, SERVICES	12.0	5.8	8.6	11.7	12.8	13.1	14.6
PERSONAL CARE	2.8	1.6	2.7	2.9	2.7	2.8	2.7
MEDICAL CARE	8.7	8.9	10.1	9.1	7.5	7.9	8.8
RECREATION	3.6	3.0	2.6	3.6	4.5	3.9	3.6
READING	.8	.9	1.0	.8	.6	.9	.6
EDUCATION	1.1	.2	.1	1.0	1.4	1.0	1.7
TRANSPORTATION	16.3	15.7	17.8	16.9	17.3	18.5	12.8
AUTOMOBILE	15.7	15.1	17.1	16.5	16.5	17.7	11.9
OTHER TRAVEL AND TRANSPORTATION	.7	.6	.7	.4	.8	.8	.9
OTHER EXPENDITURES	2.2	1.0	2.6	1.7	3.5	1.5	1.5

TABLE 3
SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY AGE OF FAMILY HEAD
ALL FARM FAMILIES AND SINGLE CONSUMERS - NORTH CENTRAL, 1961

	TOTAL	AGE OF FAMILY HEAD IN YEARS						
		UNDER 25	25-34	35-44	45-54	55-64	65-74	75 AND OVER
FAMILY CHARACTERISTICS								
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	1,366	37	155	324	365	287	149	50
NUMBER OF FAMILIES IN SAMPLE	742	20	84	176	198	156	81	27
PERCENT OF FAMILIES	100.0	2.7	11.3	23.7	26.7	21.0	10.9	3.6
AVERAGE								
FAMILY SIZE	3.9	3.2	4.8	5.0	4.1	2.8	2.5	2.3
MONEY INCOME BEFORE TAXES	\$ 5,234	\$ 4,079	\$ 5,454	\$ 6,008	\$ 5,837	\$ 4,627	\$ 4,020	\$ 3,072
NET CHANGE IN ASSETS AND LIABILITIES	\$ 709	\$ 506	\$ 1,392	\$ 894	\$ 534	\$ 587	\$ 538	\$ 30
NUMBER OF FULL-TIME EARNERS	1.2	1.1	1.0	1.2	1.3	1.2	1.2	1.1
AGE OF HEAD	50	23	30	39	50	60	69	79
EDUCATION OF HEAD	9	11	11	10	9	9	8	7
NUMBER OF CHILDREN UNDER 18 YEARS	1.6	1.4	2.9	2.8	1.6	.4	.3	
PERCENT								
HOMEOWNERS, ALL YEAR	71	15	40	60	77	85	90	89
AUTO OWNERS, END OF YEAR	96	100	90	98	97	96	98	85
NONWHITE	1			1		2	1	
REPORTING SAVINGS INCREASE	58	55	65	60	62	54	51	44
DECREASE	41	45	35	40	37	43	49	48
NO CHANGE	1				1	3		7
WITH CHILDREN UNDER 18 YEARS	58	80	96	88	65	23	12	4
WITH PERSONS 65 YEARS AND OVER	20		2	8	6	8	100	100
AVERAGE INCOME, EXPENDITURES AND SAVINGS								
TOTAL RECEIPTS	\$ 7,291	\$ 5,963	\$ 8,455	\$ 8,708	\$ 7,985	\$ 5,686	\$ 5,620	\$ 4,621
MONEY INCOME AFTER TAXES	4,878	3,805	5,185	5,631	5,404	4,234	3,787	2,958
OTHER MONEY RECEIPTS	125	63	391	126	103	14	151	54
DECREASE IN ASSETS	2,065	1,960	2,667	2,634	2,155	1,330	1,592	1,579
INCREASE IN LIABILITIES	223	135	212	317	325	108	89	30
ACCOUNT-BALANCING DIFFERENCE	29	-309	-98	-105	19	262	105	53
TOTAL DISBURSEMENTS								
INCREASE IN ASSETS	2,838	2,244	4,033	3,657	2,854	1,913	2,112	1,630
DECREASE IN LIABILITIES	159	356	238	188	160	111	108	9
PERSONAL INSURANCE	230	125	240	313	285	171	109	29
GIFTS AND CONTRIBUTIONS	224	79	158	211	247	219	242	428
EXPENDITURES FOR CURRENT CONSUMPTION	3,811	3,468	3,884	4,443	4,422	3,009	2,944	2,472
FOOD, TOTAL	910	701	966	1,104	1,027	722	685	546
FOOD PREPARED AT HOME	761	557	820	926	831	610	601	502
FOOD AWAY FROM HOME	149	144	146	177	196	112	84	43
TOBACCO	57	62	76	68	62	47	28	42
ALCOHOLIC BEVERAGES	29	42	41	32	35	21	13	7
HOUSING, TOTAL	1,006	1,101	1,210	1,145	1,060	806	782	825
SHELTER	342	485	439	374	364	272	233	292
RENTED DWELLING	125	410	267	185	93	43	43	33
OWNED DWELLING	183	67	164	169	195	199	181	254
OTHER SHELTER	34	7	8	20	76	30	9	5
FUEL, LIGHT, REFRIGERATION, WATER	275	212	289	308	285	239	253	262
HOUSEHOLD OPERATIONS	152	147	198	166	153	126	124	152
HOUSEFURNISHINGS AND EQUIPMENT	237	258	283	297	257	168	173	119
CLOTHING, CLOTHING MATERIALS, SERVICES	459	348	424	587	616	326	217	152
PERSONAL CARE	105	91	99	127	128	80	75	54
MEDICAL CARE	333	319	341	335	383	281	300	339
RECREATION	137	132	128	179	179	87	91	31
READING	29	20	25	31	33	24	27	25
EDUCATION	41	11	30	52	64	34	3	12
TRANSPORTATION	623	587	494	661	742	536	653	341
AUTOMOBILE	597	564	474	620	716	514	636	331
OTHER TRAVEL AND TRANSPORTATION	26	22	20	41	26	22	17	10
OTHER EXPENDITURES	82	52	51	122	93	47	70	99
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE								
FOOD	106	187	137	127	93	90	75	79
SHELTER	10	13	17	15	9	5	5	3
OTHER	3	10	5	1	1	4	1	6
PERCENT DISTRIBUTION								
EXPENDITURES FOR CURRENT CONSUMPTION	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
FOOD, TOTAL	23.9	20.2	24.9	24.8	23.2	24.0	23.3	22.1
FOOD PREPARED AT HOME	20.0	16.1	21.1	20.8	18.8	20.3	20.4	20.3
FOOD AWAY FROM HOME	3.9	4.2	3.8	4.0	4.4	3.7	2.9	1.7
TOBACCO	1.5	1.8	2.0	1.5	1.4	1.6	1.0	1.7
ALCOHOLIC BEVERAGES	.8	1.2	1.1	.7	.8	.7	.4	.3
HOUSING, TOTAL	26.4	31.7	31.1	25.8	24.0	26.8	26.6	33.4
SHELTER	9.0	14.0	11.3	8.4	8.2	9.0	7.9	11.8
RENTED DWELLING	3.3	11.8	6.9	4.2	2.1	1.4	1.5	1.3
OWNED DWELLING	4.8	1.9	4.2	3.8	4.4	6.6	6.1	10.3
OTHER SHELTER	.9	.2	.2	.5	1.7	1.0	.3	.2
FUEL, LIGHT, REFRIGERATION, WATER	7.2	6.1	7.4	6.9	6.4	7.9	8.6	10.6
HOUSEHOLD OPERATIONS	4.0	4.2	5.1	3.7	3.5	4.2	4.2	6.1
HOUSEFURNISHINGS AND EQUIPMENT	6.2	7.4	7.3	6.7	5.8	5.6	5.9	4.8
CLOTHING, CLOTHING MATERIALS, SERVICES	12.0	10.0	10.9	13.2	13.9	10.8	7.4	6.1
PERSONAL CARE	2.8	2.6	2.5	2.9	2.9	2.7	2.5	2.2
MEDICAL CARE	8.7	9.2	8.8	7.5	8.7	9.3	10.2	13.7
RECREATION	3.6	3.8	3.3	4.0	4.0	2.9	3.1	1.3
READING	.8	.6	.6	.7	.7	.8	.9	1.0
EDUCATION	1.1	.3	.8	1.2	1.4	1.1	.1	.5
TRANSPORTATION	16.3	16.9	12.7	14.9	16.8	17.8	22.2	13.8
AUTOMOBILE	15.7	16.3	12.2	14.0	16.2	17.1	21.6	13.4
OTHER TRAVEL AND TRANSPORTATION	.7	.6	.5	.9	.6	.7	.6	.4
OTHER EXPENDITURES	2.2	1.5	1.3	2.7	2.1	1.6	2.4	4.0

TABLE 4

SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY OCCUPATION OF FAMILY HEAD

ALL FARM FAMILIES AND SINGLE CONSUMERS - NORTH CENTRAL, 1961

	TOTAL	SELF- EMPL'D	SALARIED PROF'L OFF'L	CLERICAL, SALES	WAGE EARNERS			OCCUPA- TION NOT REPORTED	IN ARMED FORCES	NOT WORKING	
					SKILLED	SEMI- SKILLED	UN- SKILLED			RETIRED	OTHERS
FAMILY CHARACTERISTICS											
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	1,366	1,063	18	18	44	64	83			61	15
NUMBER OF FAMILIES IN SAMPLE	742	577	10	10	24	35	45	0	0	33	8
PERCENT OF FAMILIES	100.0	77.8	1.3	1.3	3.2	4.7	6.1			4.4	1.1
AVERAGE											
FAMILY SIZE	3.9	3.9	5.4	3.5	4.8	4.0	4.1			2.2	2.3
MONEY INCOME BEFORE TAXES	\$ 5,234	\$ 5,256	\$ 8,982	\$ 8,134	\$ 6,952	\$ 5,564	\$ 4,630			\$ 2,838	\$ 2,003
NET CHANGE IN ASSETS AND LIABILITIES	\$ 709	\$ 800	\$ 786	\$ 2,519	\$ 581	\$ 528	\$ 52			\$ 53	\$ -628
NUMBER OF FULL-TIME EARNERS	1.2	1.2	1.3	1.1	1.2	1.1	1.1			1.0	.9
AGE OF HEAD	50	49	43	44	43	43	44			72	66
EDUCATION OF HEAD	9	9	12	11	10	10	9			8	7
NUMBER OF CHILDREN UNDER 18 YEARS	1.6	1.6	3.1	1.6	2.0	1.8	2.1			.1	.3
PERCENT											
HOMEOWNERS, ALL YEAR	71	71	80	70	79	69	44			91	75
AUTO OWNERS, END OF YEAR	96	96	100	90	100	100	100			91	88
NONWHITE	1						7			3	
REPORTING SAVINGS INCREASE	58	59	90	80	63	63	44			58	13
DECREASE	41	41	10	20	38	31	49			39	88
NO CHANGE	1					6	7			3	
WITH CHILDREN UNDER 18 YEARS	58	58	70	80	83	69	67			9	25
WITH PERSONS 65 YEARS AND OVER	20	18			4	9	16			91	63
AVERAGE INCOME, EXPENDITURES AND SAVINGS											
TOTAL RECEIPTS	\$ 7,291	\$ 7,497	\$12,791	\$10,224	\$ 9,705	\$ 6,497	\$ 5,360			\$ 3,878	\$ 3,073
MONEY INCOME AFTER TAXES	4,878	4,909	8,068	7,572	6,265	5,090	4,382			2,732	1,874
OTHER MONEY RECEIPTS	125	116		300	769	28	28			48	
DECREASE IN ASSETS	2,065	2,268	4,505	1,776	1,925	1,175	654			1,045	1,199
INCREASE IN LIABILITIES	223	203	219	576	745	203	297			54	
ACCOUNT-BALANCING DIFFERENCE	29	56	-493	-347	-37	-352	173			100	-15
EXPENDITURES FOR CURRENT CONSUMPTION											
TOTAL DISBURSEMENTS	7,262	7,441	13,284	10,572	9,742	6,849	5,187			3,778	3,089
INCREASE IN ASSETS	2,838	3,151	4,073	4,769	2,566	1,693	843			1,103	515
DECREASE IN LIABILITIES	159	121	1,436	102	686	214	160			49	57
PERSONAL INSURANCE	230	224	435	378	590	254	167			62	62
GIFTS AND CONTRIBUTIONS	224	230	420	368	246	199	142			156	132
EXPENDITURES FOR CURRENT CONSUMPTION	3,811	3,715	6,920	4,955	5,654	4,489	3,875			2,407	2,323
FOOD, TOTAL	910	888	1,665	1,027	1,319	1,115	950			546	569
FOOD PREPARED AT HOME	761	751	1,263	794	1,040	901	750			510	522
FOOD AWAY FROM HOME	149	138	403	234	278	213	199			36	47
TOBACCO	57	56	69	51	93	62	76			29	58
ALCOHOLIC BEVERAGES	29	29	25	8	57	48	27			11	1
HOUSING, TOTAL	1,006	1,002	1,993	1,327	1,280	1,117	901			576	655
SHELTER	342	346	772	403	414	338	306			144	237
RENTED DWELLING	125	126	111	168	89	131	212			13	53
OWNED DWELLING	183	182	572	227	306	191	83			126	131
OTHER SHELTER	34	38	90	8	19	16	11			5	54
FUEL, LIGHT, REFRIGERATION, WATER	275	274	448	285	328	328	216			231	239
HOUSEHOLD OPERATIONS	152	148	401	168	236	174	139			88	66
HOUSEFURNISHINGS AND EQUIPMENT	237	234	372	470	302	277	240			113	113
CLOTHING, CLOTHING MATERIALS, SERVICES	459	455	1,114	642	687	505	437			159	171
PERSONAL CARE	105	102	247	126	143	121	110			61	54
MEDICAL CARE	333	339	454	277	375	248	313			320	224
RECREATION	137	135	227	285	182	153	133			91	45
READING	29	29	34	48	47	25	21			22	26
EDUCATION	41	45	45	89	52	35	17			1	2
TRANSPORTATION	623	556	963	1,015	1,284	951	833			518	413
AUTOMOBILE	597	534	951	982	1,220	855	814			496	379
OTHER TRAVEL AND TRANSPORTATION	26	21	12	32	64	97	19			21	35
OTHER EXPENDITURES	82	81	85	62	135	111	57			74	105
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE											
FOOD	106	97	130	242	167	142	132			69	169
SHELTER	10	8	4	23	3	24	21			8	18
OTHER	3	1		20	2	9	8			4	49
	93	88	126	199	162	110	103			57	102
PERCENT DISTRIBUTION											
EXPENDITURES FOR CURRENT CONSUMPTION	100.0	100.0	100.0	100.0	100.0	100.0	100.0			100.0	100.0
FOOD, TOTAL	23.9	23.9	24.1	20.7	23.3	24.8	24.5			22.7	24.5
FOOD PREPARED AT HOME	20.0	20.2	18.3	16.0	18.4	20.1	19.4			21.2	22.5
FOOD AWAY FROM HOME	3.9	3.7	5.8	4.7	4.9	4.7	5.1			1.5	2.0
TOBACCO	1.5	1.5	1.0	1.0	1.6	1.4	2.0			1.2	2.5
ALCOHOLIC BEVERAGES	.8	.8	.4	.2	1.0	1.1	.7			.5	.0
HOUSING, TOTAL	26.4	27.0	28.8	26.8	22.6	24.9	23.2			23.9	28.2
SHELTER	9.0	9.3	11.2	8.1	7.3	7.5	7.9			6.0	10.2
RENTED DWELLING	3.3	3.4	1.6	3.4	1.6	2.9	5.5			.5	2.3
OWNED DWELLING	4.8	4.9	8.3	4.6	5.4	4.3	2.1			5.2	5.6
OTHER SHELTER	.9	1.0	1.3	.2	.3	.4	.3			.2	2.3
FUEL, LIGHT, REFRIGERATION, WATER	7.2	7.4	6.5	5.8	5.8	7.3	5.6			9.6	10.3
HOUSEHOLD OPERATIONS	4.0	4.0	5.8	3.4	4.2	3.9	3.6			3.7	2.8
HOUSEFURNISHINGS AND EQUIPMENT	6.2	6.3	5.4	9.5	5.3	6.2	6.2			4.7	4.9
CLOTHING, CLOTHING MATERIALS, SERVICES	12.0	12.2	16.1	13.0	12.1	11.2	11.3			6.6	7.4
PERSONAL CARE	2.8	2.7	3.6	2.5	2.5	2.7	2.8			2.5	2.3
MEDICAL CARE	8.7	9.1	6.6	5.6	6.6	5.5	8.1			13.3	9.6
RECREATION	3.6	3.6	3.3	5.8	3.2	3.4	3.4			3.8	1.9
READING	.8	.8	.5	1.0	.8	.6	.5			.9	1.1
EDUCATION	1.1	1.2	.7	1.8	.9	.8	.4			.0	.1
TRANSPORTATION	16.3	15.0	13.9	20.5	22.7	21.2	21.5			21.5	17.8
AUTOMOBILE	15.7	14.4	13.7	19.8	21.6	19.0	21.0			20.6	16.3
OTHER TRAVEL AND TRANSPORTATION	.7	.6	.2	.6	1.1	2.2	.5			.9	1.5
OTHER EXPENDITURES	2.2	2.2	1.2	1.3	2.4	2.5	1.5			3.1	4.5

TABLE 5

SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY TENURE OF FAMILY DWELLING

ALL FARM FAMILIES AND SINGLE CONSUMERS - NORTH CENTRAL, 1961

	TOTAL	OWNER ALL YEAR	RENTER ALL YEAR	OTHER
FAMILY CHARACTERISTICS				
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	1,366	967	379	20
NUMBER OF FAMILIES IN SAMPLE	742	525	206	11
PERCENT OF FAMILIES	100.0	70.8	27.8	1.5
AVERAGE				
FAMILY SIZE	3.9	3.7	4.2	3.8
MONEY INCOME BEFORE TAXES	\$ 5,234	\$ 5,244	\$ 5,165	\$ 6,031
NET CHANGE IN ASSETS AND LIABILITIES	\$ 709	\$ 698	\$ 648	\$ 2,392
NUMBER OF FULL-TIME EARNERS	1.2	1.2	1.1	1.1
AGE OF HEAD	50	53	42	45
EDUCATION OF HEAD	9	9	10	8
NUMBER OF CHILDREN UNDER 18 YEARS	1.6	1.4	2.1	1.7
PERCENT				
HOMEOWNERS, ALL YEAR	71	100		
AUTO OWNERS, END OF YEAR	96	96	95	91
NONWHITE	1		3	
REPORTING SAVINGS INCREASE	58	60	52	91
DECREASE	41	39	46	9
NO CHANGE	1	1	1	
WITH CHILDREN UNDER 18 YEARS	58	50	77	64
WITH PERSONS 65 YEARS AND OVER	20	25	7	18
AVERAGE INCOME, EXPENDITURES AND SAVINGS				
TOTAL RECEIPTS	\$ 7,291	\$ 7,314	\$ 6,279	\$ 25,178
MONEY INCOME AFTER TAXES	4,878	4,859	4,880	5,754
OTHER MONEY RECEIPTS	125	123	135	
DECREASE IN ASSETS	2,065	2,132	1,002	18,799
INCREASE IN LIABILITIES	223	199	262	624
ACCOUNT-BALANCING DIFFERENCE	29	68	-51	-296
TOTAL DISBURSEMENTS				
INCREASE IN ASSETS	2,838	2,863	1,773	21,605
DECREASE IN LIABILITIES	159	167	139	210
PERSONAL INSURANCE	230	233	228	136
GIFTS AND CONTRIBUTIONS	224	256	147	139
EXPENDITURES FOR CURRENT CONSUMPTION	3,811	3,729	4,043	3,383
FOOD, TOTAL	910	906	923	903
FOOD PREPARED AT HOME	761	766	749	799
FOOD AWAY FROM HOME	149	140	174	103
TOBACCO	57	56	62	41
ALCOHOLIC BEVERAGES	29	28	33	17
HOUSING, TOTAL	1,006	946	1,157	1,024
SHELTER	342	290	477	270
RENTED DWELLING	125		444	101
OWNED DWELLING	183	256		161
OTHER SHELTER	34	34	33	7
FUEL, LIGHT, REFRIGERATION, WATER	275	276	273	249
HOUSEHOLD OPERATIONS	152	149	161	141
HOUSEFURNISHINGS AND EQUIPMENT	237	230	246	364
CLOTHING, CLOTHING MATERIALS, SERVICES	459	443	504	345
PERSONAL CARE	105	101	115	89
MEDICAL CARE	333	339	321	264
RECREATION	137	130	157	115
READING	29	31	25	14
EDUCATION	41	40	45	17
TRANSPORTATION	623	627	621	463
AUTOMOBILE	597	600	595	463
OTHER TRAVEL AND TRANSPORTATION	26	27	26	
OTHER EXPENDITURES	82	83	80	90
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE				
FOOD	106	94	133	148
SHELTER	10	6	19	5
OTHER	3		8	14
OTHER	93	88	106	129
PERCENT DISTRIBUTION				
EXPENDITURES FOR CURRENT CONSUMPTION	100.0	100.0	100.0	100.0
FOOD, TOTAL	23.9	24.3	22.8	26.7
FOOD PREPARED AT HOME	20.0	20.5	18.5	23.6
FOOD AWAY FROM HOME	3.9	3.8	4.3	3.0
TOBACCO	1.5	1.5	1.5	1.2
ALCOHOLIC BEVERAGES	.8	.8	.8	.5
HOUSING, TOTAL	26.4	25.4	28.6	30.3
SHELTER	9.0	7.8	11.8	8.0
RENTED DWELLING	3.3	.0	11.0	3.0
OWNED DWELLING	4.8	6.9	.0	4.8
OTHER SHELTER	.9	.9	.8	.2
FUEL, LIGHT, REFRIGERATION, WATER	7.2	7.4	6.8	7.4
HOUSEHOLD OPERATIONS	4.0	4.0	4.0	4.2
HOUSEFURNISHINGS AND EQUIPMENT	6.2	6.2	6.1	10.8
CLOTHING, CLOTHING MATERIALS, SERVICES	12.0	11.9	12.5	10.2
PERSONAL CARE	2.8	2.7	2.8	2.6
MEDICAL CARE	8.7	9.1	7.9	7.8
RECREATION	3.6	3.5	3.9	3.4
READING	.8	.8	.6	.4
EDUCATION	1.1	1.1	1.1	.5
TRANSPORTATION	16.3	16.8	15.4	13.7
AUTOMOBILE	15.7	16.1	14.7	13.7
OTHER TRAVEL AND TRANSPORTATION	.7	.7	.6	.0
OTHER EXPENDITURES	2.2	2.2	2.0	2.7

TABLE 6

SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY EDUCATION OF FAMILY HEAD

ALL FARM FAMILIES AND SINGLE CONSUMERS - NORTH CENTRAL, 1961

	TOTAL	YEARS OF EDUCATION OF FAMILY HEAD			
		8 OR LESS	9-12	13-16	OVER 16
FAMILY CHARACTERISTICS					
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	1,366	755	521	81	9
NUMBER OF FAMILIES IN SAMPLE	742	410	283	44	5
PERCENT OF FAMILIES	100.0	55.3	38.1	5.9	.7
AVERAGE					
FAMILY SIZE	3.9	3.6	4.1	4.1	5.6
MONEY INCOME BEFORE TAXES	\$ 5,234	\$ 4,655	\$ 5,727	\$ 7,124	\$ 8,119
NET CHANGE IN ASSETS AND LIABILITIES	\$ 709	\$ 477	\$ 886	\$ 1,814	\$ 7
NUMBER OF FULL-TIME EARNERS	1.2	1.2	1.2	1.3	1.2
AGE OF HEAD	50	54	44	47	45
EDUCATION OF HEAD	9	7	11	15	17
NUMBER OF CHILDREN UNDER 18 YEARS	1.6	1.3	1.9	1.9	3.4
PERCENT					
HOMEOWNERS, ALL YEAR	71	76	64	66	60
AUTO OWNERS, END OF YEAR	96	95	97	100	100
NONWHITE	1	1			
REPORTING SAVINGS INCREASE	58	56	59	75	60
DECREASE	41	43	40	25	40
NO CHANGE	1	1	1		
WITH CHILDREN UNDER 18 YEARS	58	47	71	68	80
WITH PERSONS 65 YEARS AND OVER	20	29	8	14	20
AVERAGE INCOME, EXPENDITURES AND SAVINGS					
TOTAL RECEIPTS	\$ 7,291	\$ 6,491	\$ 8,027	\$ 9,758	\$ 9,513
MONEY INCOME AFTER TAXES	4,878	4,352	5,332	6,575	7,404
OTHER MONEY RECEIPTS	125	58	144	628	
DECREASE IN ASSETS	2,065	1,861	2,326	2,345	1,641
INCREASE IN LIABILITIES	223	220	225	210	468
ACCOUNT-BALANCING DIFFERENCE	29	124	-130	201	-293
TOTAL DISBURSEMENTS					
INCREASE IN ASSETS	7,262	6,367	8,157	9,558	9,806
DECREASE IN LIABILITIES	2,838	2,454	3,236	3,981	1,758
PERSONAL INSURANCE	159	104	201	388	358
GIFTS AND CONTRIBUTIONS	230	179	281	343	455
EXPENDITURES FOR CURRENT CONSUMPTION	224	208	232	299	454
FOOD, TOTAL	3,811	3,422	4,207	4,546	6,781
FOOD PREPARED AT HOME	910	842	974	1,081	1,394
FOOD AWAY FROM HOME	761	719	797	890	1,119
TOBACCO	149	123	177	191	275
ALCOHOLIC BEVERAGES	57	57	56	68	47
HOUSING, TOTAL	29	32	25	32	10
SHELTER	1,006	883	1,133	1,258	1,628
RENTED DWELLING	342	292	400	439	248
OWNED DWELLING	125	88	170	173	150
OTHER SHELTER	183	185	180	202	93
FUEL, LIGHT, REFRIGERATION, WATER	34	20	50	64	6
HOUSEHOLD OPERATIONS	275	255	293	319	507
HOUSEFURNISHINGS AND EQUIPMENT	152	134	163	229	327
CLOTHING, CLOTHING MATERIALS, SERVICES	237	202	277	271	546
PERSONAL CARE	459	387	530	614	881
MEDICAL CARE	105	92	119	123	206
RECREATION	333	311	358	358	471
READING	137	110	168	183	288
EDUCATION	29	25	30	41	105
TRANSPORTATION	41	25	55	87	134
AUTOMOBILE	623	587	659	623	1,565
OTHER TRAVEL AND TRANSPORTATION	597	560	632	599	1,557
OTHER EXPENDITURES	26	27	27	24	8
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE	82	70	101	78	52
FOOD	106	87	128	118	250
SHELTER	10	10	8	19	8
OTHER	3	2	3	1	
PERCENT DISTRIBUTION	93	74	118	98	242
EXPENDITURES FOR CURRENT CONSUMPTION					
FOOD, TOTAL	100.0	100.0	100.0	100.0	100.0
FOOD PREPARED AT HOME	23.9	24.6	23.1	23.8	20.5
FOOD AWAY FROM HOME	20.0	21.0	18.9	19.6	16.5
TOBACCO	3.9	3.6	4.2	4.2	4.1
ALCOHOLIC BEVERAGES	1.5	1.7	1.3	1.5	.7
HOUSING, TOTAL	.8	.9	.6	.7	.1
SHELTER	26.4	25.8	26.9	27.7	24.0
RENTED DWELLING	9.0	8.5	9.5	9.7	3.7
OWNED DWELLING	3.3	2.6	4.0	3.8	2.2
OTHER SHELTER	4.8	5.4	4.3	4.4	1.4
FUEL, LIGHT, REFRIGERATION, WATER	.9	.6	1.2	1.4	.1
HOUSEHOLD OPERATIONS	7.2	7.5	7.0	7.0	7.5
HOUSEFURNISHINGS AND EQUIPMENT	4.0	3.9	3.9	5.0	4.8
CLOTHING, CLOTHING MATERIALS, SERVICES	6.2	5.9	6.6	6.0	8.0
PERSONAL CARE	12.0	11.3	12.6	13.5	13.0
MEDICAL CARE	2.8	2.7	2.8	2.7	3.0
RECREATION	8.7	9.1	8.5	7.9	6.9
READING	3.6	3.2	4.0	4.0	4.2
EDUCATION	.8	.7	.7	.9	1.5
TRANSPORTATION	1.1	.7	1.3	1.9	2.0
AUTOMOBILE	16.3	17.2	15.7	13.7	23.1
OTHER TRAVEL AND TRANSPORTATION	15.7	16.4	15.0	13.2	23.0
OTHER EXPENDITURES	.7	.8	.6	.5	.1
	2.2	2.0	2.4	1.7	.8

TABLE 7
SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY RACE
ALL FARM FAMILIES AND SINGLE CONSUMERS - NORTH CENTRAL, 1961

FAMILY CHARACTERISTICS	TOTAL	WHITE	NEGRO	OTHER
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	1,366	1,355	11	
NUMBER OF FAMILIES IN SAMPLE	742	736	6	0
PERCENT OF FAMILIES	100.0	99.2	.8	
AVERAGE				
FAMILY SIZE	3.9	3.9	5.4	
MONEY INCOME BEFORE TAXES	\$ 5,234	\$ 5,250	\$ 3,166	
NET CHANGE IN ASSETS AND LIABILITIES	\$ 709	\$ 721	\$ -738	
NUMBER OF FULL-TIME EARNERS	1.2	1.2	1.0	
AGE OF HEAD	50	50	54	
EDUCATION OF HEAD	9	9	4	
NUMBER OF CHILDREN UNDER 18 YEARS	1.6	1.6	3.2	
PERCENT				
HOMEOWNERS, ALL YEAR	71	71		
AUTO OWNERS, END OF YEAR	96	96	100	
NONWHITE	1		100	
REPORTING SAVINGS INCREASE	58	58	33	
DECREASE	41	41	67	
NO CHANGE	1	1		
WITH CHILDREN UNDER 18 YEARS	58	57	83	
WITH PERSONS 65 YEARS AND OVER	20	20	17	
AVERAGE INCOME, EXPENDITURES AND SAVINGS				
TOTAL RECEIPTS	\$ 7,291	\$ 7,315	\$ 4,399	
MONEY INCOME AFTER TAXES	4,878	4,892	3,146	
OTHER MONEY RECEIPTS	125	126		
DECREASE IN ASSETS	2,065	2,079	370	
INCREASE IN LIABILITIES	223	218	884	
ACCOUNT-BALANCING DIFFERENCE	29	29	53	
TOTAL DISBURSEMENTS	7,262	7,286	4,346	
INCREASE IN ASSETS	2,838	2,858	435	
DECREASE IN LIABILITIES	159	160	80	
PERSONAL INSURANCE	230	231	72	
GIFTS AND CONTRIBUTIONS	224	226	41	
EXPENDITURES FOR CURRENT CONSUMPTION	3,811	3,812	3,718	
FOOD, TOTAL	910	912	751	
FOOD PREPARED AT HOME	761	762	662	
FOOD AWAY FROM HOME	149	149	89	
TOBACCO	57	57	87	
ALCOHOLIC BEVERAGES	29	29		
HOUSING, TOTAL	1,006	1,006	907	
SHELTER	342	343	220	
RENTED DWELLING	125	124	220	
OWNED DWELLING	183	185		
OTHER SHELTER	34	34		
FUEL, LIGHT, REFRIGERATION, WATER	275	276	199	
HOUSEHOLD OPERATIONS	152	152	126	
HOUSEFURNISHINGS AND EQUIPMENT	237	236	362	
CLOTHING, CLOTHING MATERIALS, SERVICES	459	458	564	
PERSONAL CARE	105	105	103	
MEDICAL CARE	333	334	214	
RECREATION	137	138	125	
READING	29	29	9	
EDUCATION	41	41	17	
TRANSPORTATION	623	622	766	
AUTOMOBILE	597	595	763	
OTHER TRAVEL AND TRANSPORTATION	26	27	3	
OTHER EXPENDITURES	82	81	177	
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE	106	105	173	
FOOD	10	9	142	
SHELTER	3	3		
OTHER	93	94	31	
PERCENT DISTRIBUTION				
EXPENDITURES FOR CURRENT CONSUMPTION	100.0	100.0	100.0	
FOOD, TOTAL	23.9	23.9	20.2	
FOOD PREPARED AT HOME	20.0	20.0	17.8	
FOOD AWAY FROM HOME	3.9	3.9	2.4	
TOBACCO	1.5	1.5	2.3	
ALCOHOLIC BEVERAGES	.8	.8	.0	
HOUSING, TOTAL	26.4	26.4	24.4	
SHELTER	9.0	9.0	5.9	
RENTED DWELLING	3.3	3.3	5.9	
OWNED DWELLING	4.8	4.9	.0	
OTHER SHELTER	.9	.9	.0	
FUEL, LIGHT, REFRIGERATION, WATER	7.2	7.2	5.4	
HOUSEHOLD OPERATIONS	4.0	4.0	3.4	
HOUSEFURNISHINGS AND EQUIPMENT	6.2	6.2	9.7	
CLOTHING, CLOTHING MATERIALS, SERVICES	12.0	12.0	15.2	
PERSONAL CARE	2.8	2.8	2.8	
MEDICAL CARE	8.7	8.8	5.8	
RECREATION	3.6	3.6	3.4	
READING	.8	.8	.2	
EDUCATION	1.1	1.1	.5	
TRANSPORTATION	16.3	16.3	20.6	
AUTOMOBILE	15.7	15.6	20.5	
OTHER TRAVEL AND TRANSPORTATION	.7	.7	.1	
OTHER EXPENDITURES	2.2	2.1	4.8	

TABLE 8
SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY FAMILY TYPE
ALL FARM FAMILIES AND SINGLE CONSUMERS - NORTH CENTRAL, 1961

	TOTAL	HUSBAND- WIFE ONLY	H-W OLDEST CHILD			OTHER HUSBAND- WIFE	ONE PARENT, CHILDREN	ALL OTHER FAMILIES
			UNDER 6 YEARS	6-17 YEARS	18 YEARS AND OVER			
FAMILY CHARACTERISTICS								
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	1,366	291	107	446	278	81	31	133
NUMBER OF FAMILIES IN SAMPLE	742	158	58	242	151	44	17	72
PERCENT OF FAMILIES	100.0	21.3	7.8	32.6	20.4	5.9	2.3	9.7
AVERAGE								
FAMILY SIZE	3.9	2.0	4.0	5.1	4.7	4.9	2.3	1.7
MONEY INCOME BEFORE TAXES	\$ 5,234	\$ 4,214	\$ 5,043	\$ 5,729	\$ 6,493	\$ 6,266	\$ 2,968	\$ 3,223
NET CHANGE IN ASSETS AND LIABILITIES	\$ 709	\$ 497	\$ 1,235	\$ 848	\$ 691	\$ 882	\$ -180	\$ 424
NUMBER OF FULL-TIME EARNERS	1.2	1.0	1.0	1.1	1.6	1.4	1.2	1.2
AGE OF HEAD	50	60	29	42	54	52	66	56
EDUCATION OF HEAD	9	9	11	10	9	9	7	9
NUMBER OF CHILDREN UNDER 18 YEARS	1.6		2.2	3.1	1.4	1.7	.5	.1
PERCENT								
HOMEOWNERS, ALL YEAR	71	86	29	63	80	82	71	71
AUTO OWNERS, END OF YEAR	96	97	91	97	97	100	82	92
NONWHITE	1			1	1			3
REPORTING SAVINGS INCREASE	58	57	66	58	56	73	29	58
DECREASE	41	42	34	42	44	25	65	38
NO CHANGE	1	1			1	2	6	4
WITH CHILDREN UNDER 18 YEARS	58		100	100	60	59	35	6
WITH PERSONS 65 YEARS AND OVER	20	30		1	15	73	59	46
AVERAGE INCOME, EXPENDITURES AND SAVINGS								
TOTAL RECEIPTS	\$ 7,291	\$ 5,813	\$ 6,364	\$ 8,483	\$ 8,559	\$ 8,413	\$ 3,954	\$ 4,721
MONEY INCOME AFTER TAXES	4,878	3,846	4,828	5,386	6,038	5,885	2,807	2,920
OTHER MONEY RECEIPTS	125	35	102	212	180	28		17
DECREASE IN ASSETS	2,065	1,825	1,193	2,616	1,960	2,363	1,132	1,704
INCREASE IN LIABILITIES	223	107	241	268	382	136	15	80
ACCOUNT-BALANCING DIFFERENCE	29	194	-182	-12	179	-504	-138	27
TOTAL DISBURSEMENTS	7,262	5,619	6,545	8,495	8,380	8,917	4,092	4,694
INCREASE IN ASSETS	2,838	2,337	2,485	3,536	2,823	3,176	907	2,156
DECREASE IN LIABILITIES	159	91	184	197	210	206	60	52
PERSONAL INSURANCE	230	170	180	304	267	245	85	99
GIFTS AND CONTRIBUTIONS	224	258	134	200	244	276	148	250
EXPENDITURES FOR CURRENT CONSUMPTION	3,811	2,763	3,563	4,258	4,836	5,014	2,892	2,137
FOOD, TOTAL	910	636	833	1,097	1,037	1,165	650	585
FOOD PREPARED AT HOME	761	572	720	919	840	953	566	445
FOOD AWAY FROM HOME	149	65	113	178	197	212	84	141
TOBACCO	57	38	64	71	53	78	60	42
ALCOHOLIC BEVERAGES	29	23	34	35	26	60	12	9
HOUSING, TOTAL	1,006	810	1,147	1,088	1,151	1,157	994	652
SHELTER	342	253	442	352	416	363	327	256
RENTED DWELLING	125	56	318	157	84	65	87	143
OWNED DWELLING	183	188	116	186	210	260	201	110
OTHER SHELTER	34	9	8	9	122	37	38	3
FUEL, LIGHT, REFRIGERATION, WATER	275	247	270	297	292	340	287	187
HOUSEHOLD OPERATIONS	152	123	175	162	158	190	193	119
HOUSEFURNISHINGS AND EQUIPMENT	237	187	259	276	284	264	186	91
CLOTHING, CLOTHING MATERIALS, SERVICES	459	234	338	562	689	625	233	171
PERSONAL CARE	105	75	90	126	136	112	74	48
MEDICAL CARE	333	285	332	363	343	551	280	196
RECREATION	137	72	103	169	206	142	91	66
READING	29	28	21	33	30	33	25	20
EDUCATION	41	1	21	44	110	27	3	4
TRANSPORTATION	623	506	523	570	944	947	460	307
AUTOMOBILE	597	487	502	549	891	920	432	300
OTHER TRAVEL AND TRANSPORTATION	26	19	21	21	53	27	28	8
OTHER EXPENDITURES	82	54	56	101	110	117	11	35
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE	106	92	171	123	80	138	59	69
FOOD	10	5	20	6	11	43	5	5
SHELTER	3		8	3		1	11	6
OTHER	93	88	144	114	69	94	43	57
PERCENT DISTRIBUTION								
EXPENDITURES FOR CURRENT CONSUMPTION	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
FOOD, TOTAL	23.9	23.0	23.4	25.8	21.4	23.2	22.5	27.4
FOOD PREPARED AT HOME	20.0	20.7	20.2	21.6	17.4	19.0	19.6	20.8
FOOD AWAY FROM HOME	3.9	2.4	3.2	4.2	4.1	4.2	2.9	6.6
TOBACCO	1.5	1.4	1.8	1.7	1.1	1.6	2.1	2.0
ALCOHOLIC BEVERAGES	.8	.8	1.0	.8	.5	1.2	.4	.4
HOUSING, TOTAL	26.4	29.3	32.2	25.5	23.8	23.1	34.4	30.5
SHELTER	9.0	9.2	12.4	8.3	8.6	7.2	11.3	12.0
RENTED DWELLING	3.3	2.0	8.9	3.7	1.7	1.3	3.0	6.7
OWNED DWELLING	4.8	6.8	3.3	4.4	4.3	5.2	6.9	5.1
OTHER SHELTER	.9	.3	.2	.2	2.5	.7	1.3	.1
FUEL, LIGHT, REFRIGERATION, WATER	7.2	8.9	7.6	7.0	6.0	6.8	9.9	8.7
HOUSEHOLD OPERATIONS	4.0	4.5	4.9	3.8	3.3	3.8	6.7	5.6
HOUSEFURNISHINGS AND EQUIPMENT	6.2	6.8	7.3	6.5	5.9	5.3	6.4	4.3
CLOTHING, CLOTHING MATERIALS, SERVICES	12.0	8.5	9.5	13.2	14.2	12.5	8.1	8.0
PERSONAL CARE	2.8	2.7	2.5	3.0	2.8	2.2	2.6	2.2
MEDICAL CARE	8.7	10.3	9.3	8.5	7.1	11.0	9.7	9.2
RECREATION	3.6	2.6	2.9	4.0	4.3	2.8	3.1	3.1
READING	.8	1.0	.6	.8	.6	.7	.9	.9
EDUCATION	1.1	.0	.6	1.0	2.3	.5	.1	.2
TRANSPORTATION	16.3	18.3	14.7	13.4	19.5	18.9	15.9	14.4
AUTOMOBILE	15.7	17.6	14.1	12.9	18.4	18.3	14.9	14.0
OTHER TRAVEL AND TRANSPORTATION	.7	.7	.6	.5	1.1	.5	1.0	.4
OTHER EXPENDITURES	2.2	2.0	1.6	2.4	2.3	2.3	.4	1.6

TABLE 9

SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY NUMBER OF FULL TIME EARNERS IN FAMILY
ALL FARM FAMILIES AND SINGLE CONSUMERS - NORTH CENTRAL, 1961

FAMILY CHARACTERISTICS	TOTAL	NUMBER OF FULL-TIME EARNERS			
		NONE	1	2	3 OR MORE
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	1,366	31	1,083	206	46
NUMBER OF FAMILIES IN SAMPLE	742	17	588	112	25
PERCENT OF FAMILIES	100.0	2.3	79.2	15.1	3.4
AVERAGE					
FAMILY SIZE	3.9	3.0	3.8	4.1	4.9
MONEY INCOME BEFORE TAXES	\$ 5,234	\$ 2,649	\$ 4,972	\$ 6,483	\$ 7,542
NET CHANGE IN ASSETS AND LIABILITIES	\$ 709	\$ -414	\$ 707	\$ 832	\$ 963
NUMBER OF FULL-TIME EARNERS	1.2		1.0	2.0	3.1
AGE OF HEAD	50	56	49	53	54
EDUCATION OF HEAD	9	8	9	9	9
NUMBER OF CHILDREN UNDER 18 YEARS	1.6	1.1	1.7	1.2	1.2
PERCENT					
HOMEOWNERS, ALL YEAR	71	47	70	79	80
AUTO OWNERS, END OF YEAR	96	82	96	99	92
NONWHITE	1	6	1	1	
REPORTING SAVINGS INCREASE	58	24	59	57	64
DECREASE	41	71	40	42	32
NO CHANGE	1	6	1	1	4
WITH CHILDREN UNDER 18 YEARS	58	47	59	51	56
WITH PERSONS 65 YEARS AND OVER	20	41	18	27	24
AVERAGE INCOME, EXPENDITURES AND SAVINGS					
TOTAL RECEIPTS	\$ 7,291	\$ 3,334	\$ 7,140	\$ 8,130	\$ 9,772
MONEY INCOME AFTER TAXES	4,878	2,516	4,659	5,951	6,837
OTHER MONEY RECEIPTS	125	1	125	122	220
DECREASE IN ASSETS	2,065	668	2,188	1,683	1,842
INCREASE IN LIABILITIES	223	148	169	374	873
ACCOUNT-BALANCING DIFFERENCE	29	77	-5	-55	1,166
TOTAL DISBURSEMENTS	7,262	3,256	7,145	8,185	8,606
INCREASE IN ASSETS	2,838	332	2,527	2,604	3,489
DECREASE IN LIABILITIES	159	70	137	285	189
PERSONAL INSURANCE	230	85	224	261	323
GIFTS AND CONTRIBUTIONS	224	87	219	270	221
EXPENDITURES FOR CURRENT CONSUMPTION	3,811	2,682	3,637	4,765	4,384
FOOD, TOTAL	910	616	889	1,040	1,030
FOOD PREPARED AT HOME	761	520	757	803	851
FOOD AWAY FROM HOME	149	95	133	236	179
TOBACCO	57	64	53	79	60
ALCOHOLIC BEVERAGES	29	17	29	34	23
HOUSING, TOTAL	1,006	814	1,001	1,088	885
SHELTER	342	190	348	346	271
RENTED DWELLING	125	117	134	91	72
OWNED DWELLING	183	70	181	210	186
OTHER SHELTER	34	4	33	45	12
FUEL, LIGHT, REFRIGERATION, WATER	275	216	275	297	225
HOUSEHOLD OPERATIONS	152	124	147	183	150
HOUSEFURNISHINGS AND EQUIPMENT	237	284	230	263	239
CLOTHING, CLOTHING MATERIALS, SERVICES	459	354	423	625	623
PERSONAL CARE	105	60	100	134	110
MEDICAL CARE	333	237	329	373	311
RECREATION	137	42	128	176	253
READING	29	18	28	34	25
EDUCATION	41	5	41	49	21
TRANSPORTATION	623	322	539	1,023	1,000
AUTOMOBILE	597	287	521	957	963
OTHER TRAVEL AND TRANSPORTATION	26	35	18	66	37
OTHER EXPENDITURES	82	134	77	110	44
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE	106	171	110	75	102
FOOD	10	20	11	3	3
SHELTER	3	63	1	2	
OTHER	93	88	98	69	99
PERCENT DISTRIBUTION					
EXPENDITURES FOR CURRENT CONSUMPTION	100.0	100.0	100.0	100.0	100.0
FOOD, TOTAL	23.9	23.0	24.4	21.8	23.5
FOOD PREPARED AT HOME	20.0	19.4	20.8	16.8	19.4
FOOD AWAY FROM HOME	3.9	3.5	3.7	5.0	4.1
TOBACCO	1.5	2.4	1.5	1.7	1.4
ALCOHOLIC BEVERAGES	.8	.6	.8	.7	.5
HOUSING, TOTAL	26.4	30.3	27.5	22.8	20.2
SHELTER	9.0	7.1	9.6	7.3	6.2
RENTED DWELLING	3.3	4.4	3.7	1.9	1.6
OWNED DWELLING	4.8	2.6	5.0	4.4	4.2
OTHER SHELTER	.9	.1	.9	.9	.3
FUEL, LIGHT, REFRIGERATION, WATER	7.2	8.1	7.6	6.2	5.1
HOUSEHOLD OPERATIONS	4.0	4.6	4.0	3.8	3.4
HOUSEFURNISHINGS AND EQUIPMENT	6.2	10.6	6.3	5.5	5.5
CLOTHING, CLOTHING MATERIALS, SERVICES	12.0	13.2	11.6	13.1	14.2
PERSONAL CARE	2.8	2.2	2.7	2.8	2.5
MEDICAL CARE	8.7	8.8	9.0	7.8	7.1
RECREATION	3.6	1.6	3.5	3.7	5.8
READING	.8	.7	.8	.7	.6
EDUCATION	1.1	.2	1.1	1.0	.5
TRANSPORTATION	16.3	12.0	14.8	21.5	22.8
AUTOMOBILE	15.7	10.7	14.3	20.1	22.0
OTHER TRAVEL AND TRANSPORTATION	.7	1.3	.5	1.4	.8
OTHER EXPENDITURES	2.2	5.0	2.1	2.3	1.0

TABLE 1D

SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY LOCATION
INSIDE OR OUTSIDE SMSA'S

ALL FARM FAMILIES AND SINGLE CONSUMERS - NORTH CENTRAL, 1961

	TOTAL	INSIDE SMSA'S	OUTSIDE SMSA'S
FAMILY CHARACTERISTICS			
ESTIMATED NO. OF FAMILIES IN UNIVERSE (DDD)	1,366	112	1,254
NUMBER OF FAMILIES IN SAMPLE	742	61	681
PERCENT OF FAMILIES	100.0	8.2	91.8
AVERAGE			
FAMILY SIZE	3.9	3.6	3.9
MONEY INCOME BEFORE TAXES	\$ 5,234	\$ 5,528	\$ 5,207
NET CHANGE IN ASSETS AND LIABILITIES	\$ 709	\$ 546	\$ 724
NUMBER OF FULL-TIME EARNERS	1.2	1.2	1.2
AGE OF HEAD	50	49	50
EDUCATION OF HEAD	9	9	9
NUMBER OF CHILDREN UNDER 18 YEARS	1.6	1.5	1.6
PERCENT			
HOMEOWNERS, ALL YEAR	71	61	72
AUTO OWNERS, END OF YEAR	96	100	96
NONWHITE	1		1
REPORTING SAVINGS INCREASE	58	66	58
DECREASE	41	34	41
NO CHANGE	1		1
WITH CHILDREN UNDER 18 YEARS	58	52	58
WITH PERSONS 65 YEARS AND OVER	20	18	20
AVERAGE INCOME, EXPENDITURES AND SAVINGS			
TOTAL RECEIPTS	\$ 7,291	\$ 7,098	\$ 7,309
MONEY INCOME AFTER TAXES	4,878	5,097	4,859
OTHER MONEY RECEIPTS	125	22	134
DECREASE IN ASSETS	2,065	1,928	2,078
INCREASE IN LIABILITIES	223	50	238
ACCOUNT-BALANCING DIFFERENCE	29	94	23
TOTAL DISBURSEMENTS			
INCREASE IN ASSETS	2,838	2,197	2,895
DECREASE IN LIABILITIES	159	329	144
PERSONAL INSURANCE	230	210	231
GIFTS AND CONTRIBUTIONS	224	232	223
EXPENDITURES FOR CURRENT CONSUMPTION	3,811	4,036	3,791
FOOD, TOTAL	910	1,001	902
FOOD PREPARED AT HOME	761	825	756
FOOD AWAY FROM HOME	149	176	146
TOBACCO	57	54	58
ALCOHOLIC BEVERAGES	29	34	29
HOUSING, TOTAL	1,006	1,201	988
SHELTER	342	479	329
RENTED DWELLING	125	206	117
OWNED DWELLING	183	252	177
OTHER SHELTER	34	21	35
FUEL, LIGHT, REFRIGERATION, WATER	275	304	272
HOUSEHOLD OPERATIONS	152	179	150
HOUSEFURNISHINGS AND EQUIPMENT	237	239	237
CLOTHING, CLOTHING MATERIALS, SERVICES	459	431	461
PERSONAL CARE	105	114	104
MEDICAL CARE	333	408	326
RECREATION	137	125	139
READING	29	29	29
EDUCATION	41	29	42
TRANSPORTATION	623	568	628
AUTOMOBILE	597	555	600
OTHER TRAVEL AND TRANSPORTATION	26	13	28
OTHER EXPENDITURES	82	42	86
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE			
FOOD	106	78	108
SHELTER	10	6	10
OTHER	3		3
OTHER	93	72	95
PERCENT DISTRIBUTION			
EXPENDITURES FOR CURRENT CONSUMPTION	100.0	100.0	100.0
FOOD, TOTAL	23.9	24.8	23.8
FOOD PREPARED AT HOME	20.0	20.4	19.9
FOOD AWAY FROM HOME	3.9	4.4	3.9
TOBACCO	1.5	1.3	1.5
ALCOHOLIC BEVERAGES	.8	.8	.8
HOUSING, TOTAL	26.4	29.7	26.1
SHELTER	9.0	11.9	8.7
RENTED DWELLING	3.3	5.1	3.1
OWNED DWELLING	4.8	6.2	4.7
OTHER SHELTER	.9	.5	.9
FUEL, LIGHT, REFRIGERATION, WATER	7.2	7.5	7.2
HOUSEHOLD OPERATIONS	4.0	4.4	4.0
HOUSEFURNISHINGS AND EQUIPMENT	6.2	5.9	6.2
CLOTHING, CLOTHING MATERIALS, SERVICES	12.0	10.7	12.2
PERSONAL CARE	2.8	2.8	2.7
MEDICAL CARE	8.7	10.1	8.6
RECREATION	3.6	3.1	3.7
READING	.8	.7	.8
EDUCATION	1.1	.7	1.1
TRANSPORTATION	16.3	14.1	16.6
AUTOMOBILE	15.7	13.7	15.8
OTHER TRAVEL AND TRANSPORTATION	.7	.3	.7
OTHER EXPENDITURES	2.2	1.0	2.3

